

Fill in this information to identify the case:

Debtor 1 Cheryl Regina Davis

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Boston
District of Massachusetts

Case number 13-16320-JNF

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Flagstar Bank, FSB

Court claim no. (if known):
9-1

Last 4 digits of any number you use to identify the debtor's account: **9552**

Property address: 40 Off Cherry St.
Plymouth, MA 02364

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 1 / 1 / MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

*This loan matured in November of 2014 and an unpaid principal balance of \$46,776.87 remains outstanding on the loan.

Debtors: Cheryl Regina Davis

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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
- ☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☒ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

* Jamie Garcia Troester
Signature

Date 12/11/18

Print

Jamie Garcia Troester
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company

Flagstar Bank

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number Street

City State ZIP Code

Contact phone () -

Email

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

IN RE:

Cheryl Regina Davis

CHAPTER 13
CASE NO. 13-16320-JNF

CERTIFICATE OF SERVICE

I, Richard T Mulligan, Esquire, state that on December 12, 2018, I electronically filed the foregoing document on behalf of Flagstar Bank, FSB with the United States Bankruptcy Court for the District of Massachusetts using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

John Fitzgerald
Carolyn Bankowski
Lane N. Goldberg
Melissa C. Donohoe

I certify that I have mailed by first class mail, postage prepaid the documents electronically filed with the Court on the following non CM/ECF participants:



Richard T Mulligan, Esquire
BBO# 567602

Cheryl Regina Davis
40 Off Cherry St.
plymouth, MA 02364

**OFFICIAL LOCAL FORM 7
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:
Cheryl Regina Davis,
Debtor,

Bk. No. 13-16320-JNF
Chapter 13

**DECLARATION RE: ELECTRONIC FILING
PART I - DECLARATION**

I [We] Jamie Garcia Troester and Melissa Wallace

, hereby declare(s) under penalty of perjury that all of the information contained in my Response to Notice of Final Cure (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paperdocuments containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 12/11/18

Jamie Garcia Troester
(Affiant)
Melissa Wallace
(Joint Affiant) **Melissa Wallace**

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated: 12/12/18

Signed: [Signature]

(Attorney for Affiant - /s/used by Registered ECF Users Only)